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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**APPLICANT:** George H. Butcher III

**SERIAL NO.:** 09/823,376

**FILING DATE:** March 30, 2001

**ATTNY. DOCKET:** 06878.111401

**TITLE:** **A METHOD OF STRUCTURING A CREDIT HAVING A  
REPAYMENT OBLIGATION**

**REGULAR MAIL CERTIFICATE**

Date of Deposit: February 28, 2006

I hereby certify that the following attached paper(s) and/or fee

- (1) A Response to Office Action of November 30, 2005 (8 pgs);
- (2) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents

are being deposited with the United States Postal Service Regular Mail Post Office to Addressee service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to Mail Stop Amendment; Commissioner for Patents, P.O. Box 1450; Alexandria, VA 22313-1450.

Respectfully submitted,  
**GREENBERG TRAURIG, LLP.**



Randi Flamenbaum  
Legal Assistant

Dated: February 28, 2006

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UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicant(s): George H. Butcher III : Group Art Unit: 3628

Serial No.: 09/823,376 : Examiner: Jason Borlinghaus

Filed: March 30, 2001 : Attorney Docket No.: 06878.111401

For: A METHOD OF STRUCTURING :  
A CREDIT HAVING A :  
REPAYMENT OBLIGATION :  
:

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**AMENDMENT AFTER FINAL ACTION UNDER 37 C.F.R. 1.116 IN RESPONSE TO**  
**NOVEMBER 30, 2005 OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS:**

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on November 30, 2005 in connection with the above-identified patent application. The November 30, 2005 Office Action provided a period of 3 months in which to file a response, i.e., by February 28, 2006. Accordingly, this Amendment is being timely filed.